

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Bankruptcy No.: 21-21589
Theresa L. Kepple, Debtor	:	
Theresa L. Kepple, Movant	:	Related to: Document No. 56
	:	
v.	:	
Ronda J. Winnecour, Trustee,	:	
Respondent	:	

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the Debtor's Expedited Motion for Approval of Vehicle Loan filed on August 6, 2025. Based upon the foregoing, and for good cause shown, it is hereby ORDERED ADJUDGED and DECREED, that:

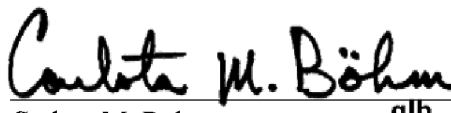
1. The Motion is GRANTED as provided by the terms of this Order. Debtor shall be authorized to obtain secured financing for the lease or purchase of a replacement vehicle on the following terms:
 - (a) The total amount of financing shall not exceed \$25,000; and
 - (b) The monthly payments made under the financing agreement shall not exceed \$500.00 per month.
2. To the extent that the Debtor secures financing for the purchase of a new vehicle, such payments shall be made through the Chapter 13 plan. Within 30 days of securing such financing, Debtor shall file:
 - (a) An amended Chapter 13 plan; and
 - (b) A report of financing (including details of automobile trade-in or sale, if applicable);
3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the Chapter 13 Trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to

cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Upon the filing of the report of financing [INCLUDING DETAILS OF AUTOMOBILE TRADE-IN OR SALE, IF APPLICABLE], the Chapter 13 Trustee is authorized to cease making payments to the pre-petition automobile lender (not applicable) on account of Claim Number not applicable). Pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to [POSTPETITION AUTOMOBILE LENDER] for the contract amount so long as sufficient supplemental funds are provided by Debtor.
5. Upon filing of the report of financing (INCLUDING DETAILS OF AUTOMOBILE TRADE IN OR SALE, IF APPLICABLE), and pending confirmation of any amended plan providing for the new postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to the Postpetition Automobile Lender for the contract amount so long as sufficient supplemental funds are provided by the Debtor.
6. Notwithstanding the inclusion of the postpetition loan within an amended Chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the Postpetition Automobile Lender.
7. Debtor shall serve copies of this Order on all creditors eligible to receive distributions through the Chapter 13 plan and shall proof of the same with the Court.

Dated: August 7, 2025

CONSENTED TO:


Carlota M. Böhm
United States Bankruptcy Judge

SIGNED
8/7/25 8:43 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

/s/Katherine M. DeSimone

Katherine M. DeSimone, Esquire; PA#42575

Office of the Chapter 13 Trustee

3250 U.S. Steel Tower

Pittsburgh, PA 15219

kdesimone@chapter13trusteedpa.com

/s/Shawn N. Wright

Shawn N. Wright, Esquire

Counsel for Debtor; PA#64103

7240 McKnight Road

Pittsburgh, PA 15237

(412) 920-6565

shawn@shawnwrightlaw.com

Case Administrator to Mail to:

Debtor

Counsel for Debtor

Ronda J. Winnecour, Esq.

Office of the U.S. Trustee

In re:
Theresa L. Kepple
Debtor

Case No. 21-21589-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 07, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2025:

Recip ID	Recipient Name and Address
db	+ Theresa L. Kepple, 550 Keck Road, Butler, PA 16002-1054

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, as successor to U.S. Bank Trust National Association, as Trustee, for Home Equity Loan Trust 1998-C dcarlon@kmlawgroup.com
Kaitlin Shire	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing as servicer for U.S. Bank National Association as Trustee, as successor to U.S. Bank Trust National Association, as Trustee, for Home Equity Loan Trust 19 kshire@hillwallack.com, lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Debtor Theresa L. Kepple shawn@shawnwrightlaw.com

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Aug 07, 2025

Form ID: pdf900

Total Noticed: 1

wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 5